

AMENDMENT AND RESPONSE TO OFFICE ACTION  
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### Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of the claims in the application.

### Claims Listing

1-18. (Canceled).

19. (Currently amended) A computerized method of quoting, issuing, and administering group insurance coverage for a client, comprising:

A. receiving and storing in a master computer database initial information regarding the client, the initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

B. using at least some of said initial information, and in a computerized quotation module:

(i) processing the initial information to ~~generate and~~ generating a proposal, wherein generating the proposal includes calculating at least some of the following output parameters: premium rate; plan information; actual effective date; billing period; and coverage information;

(ii) storing the initial information and the output parameters in said master computer database; and

C. upon receiving approval of the proposal, generating insurance policies based at least in part upon the initial information and the output parameters stored in said master computer database; and

D. using information stored in said master computer database, administering the insurance policies by:

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- (i) automatically loading information stored in said master computer database into a computerized renewal database, comprising:
  - a. determining which of said policies in said master computer database feature an anniversary date that falls within a predetermined number of days from the date of said loading;
  - b. storing information relating to said policies in said master computer database featuring said anniversary date to the computerized renewal database;
  - c. determining which of said policies whose information is stored in said computerized renewal database are self bill policies and which of said policies are list bill policies, and for said self bill policies:
    - 1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level, checking to ensure that a census letter has been received, and responsive to the checking that the census letter has not been received, sending the census letter;
    - 2) responsive to the determining that the contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter;
    - 3) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the determining that the participation does not meet the predetermined participation level, printing a participation letter;

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d. for said policies whose information is stored in said computerized renewal database which are said list bill policies:

1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level:

x) checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter; and

y) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the determining that the participation does not meet the predetermined participation level, printing a participation letter;

(ii) supplying renewal rates for at least some of said policies whose information is stored in said computerized renewal database;

(iii) revising renewal status information for at least some of said policies whose information is stored in said computerized renewal database;

(iv) updating renewal status information for at least some of said policies whose information is stored in said computerized renewal database; and

(v) updating said master computer database with information from said computerized renewal database, relating to at least some of said list bill policies whose information is stored in said computerized renewal database and at least some of said self bill policies whose information is stored in said computerized renewal database.

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20. (Previously presented) The computerized method of claim 19, wherein receiving approval of the proposal comprises receiving approval of the proposal from the client.

21. (Previously presented) The computerized method of claim 19, wherein receiving approval of the proposal comprises receiving approval of the proposal from the insurance company.

22. (Previously presented) The computerized method of claim 19, wherein updating the renewal status information further comprises generating a notification to notify the client of the renewal rate, and receiving acceptance of the renewal rate.

23. (Previously presented) The computerized method of claim 19, wherein administering the insurance policies further comprises:

supplying at least some of the initial information and the output parameters stored in said master computer database to a computerized billing module, and further:

calculating a billing date based at least in part on at least some of the initial information and the output parameters stored in said master computer database;

generating a bill request based at least in part upon the billing date;

searching a billing table to determine whether a previous bill having the same billing data has been issued;

responsive to the determining that no previous bill having the same billing data has been issued, generating a new bill

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based at least in part on at least some of the initial information and the output parameters from the client record; and  
creating a billing record in the billing table, the billing record based at least in part upon the new bill.

24. (Previously presented) The computerized method of claim 23, wherein if a previous bill having the same billing data has been issued, then generating a duplicate of the previous bill.

25. (Previously presented) The computerized method of claim 23, further comprising supplying information stored in said master computer database to a computerized premiums module, and further:

electronically receiving premium data that indicates that a premium associated with a billing record has been received; and  
updating a premium status in the billing record to indicate that the premium has been received.

26. (Previously presented) The computerized method of claim 25, further comprising validating the premium data using the computerized premiums module.

27. (Previously presented) The computerized method of claim 25, further comprising supplying information stored in said master computer database to a computerized commissions module that is programmed to calculate commissions based at least in part upon the premium status, and performing said calculation using said computerized commissions module.

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28. (Previously presented) The computerized method of claim 19, further comprising:

supplying information stored in said master computer database to a computerized document generation module that is programmed to automatically generate necessary documentation relating to said insurance coverage; and

with the computerized document generation module, producing documents relating to said insurance coverage.

29. (Previously presented) The computerized method of claim 19, wherein supplying a renewal rate comprises calculating the renewal rate.

30. (Previously presented) The computerized method of claim 29, wherein calculating the renewal rate comprises calculating the renewal rate based on revised underwriting data.

31. (Currently amended) A computerized method of quoting, issuing, and administering group insurance coverage for a client, comprising:

A. receiving and storing in a master computer database initial information regarding the client, the initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

B. using at least some of the initial information in a computerized quotation module:

(i) processing the initial information ~~to generate and~~ generating a proposal, wherein generating the proposal includes calculating at least some of the following output parameters: premium

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rate; plan information; actual effective date; billing period; and coverage information;

(ii) storing the initial information and the output parameters in said master computer database; and

C. upon receiving approval of the proposal, generating insurance policies based at least in part upon the initial information and the output parameters stored in said master computer database;

D. administering the insurance policies, including tracking billing and premiums payment status, further including supplying information stored in the master computer database to a plurality of computerized modules that are programmed to automatically generate and store information in said master computer database in order to administer the insurance policies without duplicative entry of information that has been previously stored in said master computer database;

E. using information stored in said master computer database, renewing at least some of the policies by:

(i) automatically loading information stored in said master computer database into a computerized renewal database, comprising:

a. determining which of said policies in said master computer database feature an anniversary date that falls within a predetermined number of days from the date of said loading;

b. storing information relating to said policies in said master computer database featuring said anniversary date to the computerized renewal database;

c. determining which of said policies whose information is stored in said computerized renewal database are self bill policies and which of said policies are list bill policies, and for said self bill policies;

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1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level, checking to ensure that a census letter has been received, and responsive to the checking that the census letter has not been received, sending the census letter;

2) responsive to the determining that the contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter;

3) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the determining that the participation does not meet the predetermined participation level, printing the participation letter;

d. for said policies whose information is stored in said computerized renewal database which are said list bill policies:

1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level:

x) checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending an eligibility letter; and

y) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the



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determining that the participation does not meet the predetermined participation level, printing a participation letter;

(ii) supplying renewal rates for at least some of said policies whose information is stored in said computerized renewal database;

(iii) revising renewal status information for at least some of said policies whose information is stored in said computerized renewal database;

(iv) updating renewal status information for at least some of said policies whose information is stored in said computerized renewal database; and

(v) updating said master computer database with information from said computerized renewal database, relating to at least some of said list bill policies whose information is stored in said computerized renewal database and at least some of said self bill policies whose information is stored in said computerized renewal database.

32. (Previously presented) The computerized method of claim 31, wherein supplying information regarding the insurance coverage to a plurality of computerized modules comprises supplying information regarding the insurance coverage to at least some of the following computerized modules: a computerized billing module for generating and tracking bills; a premiums module for tracking premiums due and premiums received; a computerized commissions module; and a computerized document generation module.

33. (Currently amended) A data processing system for quoting, issuing, and administering group insurance coverage for a client, comprising:

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A. at least one user interface for receiving initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

B. a master computer database ~~adapted to store~~for storing said initial information and other information relating to said coverage through at least part of the term of such coverage;

C. a quotations module ~~that is programmed to~~for:

(i) processing at least some of the initial information to generate a proposal for consideration by said client, wherein generating the proposal includes calculating at least some of the following output parameters: premium rate; plan information; actual effective date; billing period; and coverage information; and

(ii) ~~store~~storing the initial information and the output parameters in said master computer database; and

D. a computerized soldcase module ~~that is programmed to~~for, upon receiving approval of the proposal, ~~generate~~generating insurance policies based at least in part upon the initial information and the output parameters stored in said master computer database; and

E. a renewal module ~~that is adapted to renew~~for renewing at least some policies whose information is stored in said master computer database, by:

(i) automatically loading information stored in said master computer database into a renewal database, comprising:

a. determining which policies in said master computer database feature an anniversary date that falls within a predetermined number of days from the date of said loading;

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b. storing information relating to said policies in said master computer database featuring said anniversary date to a renewal database;

c. determining which of said policies whose information is stored in said renewal database are self bill policies and which of said policies are list bill policies, and for said self bill policies:

1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level, checking to ensure that a census letter has been received, and responsive to the checking that the census letter has not been received, sending the census letter;

2) responsive to the determining that the contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter;

3) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the determining that the participation does not meet the predetermined participation level, printing a participation letter;

d. for said policies whose information is stored in said renewal database which are said list bill policies:

1) determining whether contribution meets a predetermined contribution level, and responsive to the determining that the contribution does not meet the predetermined contribution level:

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x) checking to ensure that an eligibility letter has been received, and responsive to the checking that the eligibility letter has not been received, sending the eligibility letter; and

y) responsive to the checking that the eligibility letter has been received, determining whether participation meets a predetermined participation level, and responsive to the checking that the eligibility letter has not been received, printing the participation letter;

(ii) supplying renewal rates for at least some of said policies whose information is stored in said renewal database;

(iii) revising renewal status information for at least some of said policies whose information is stored in said renewal database;

(iv) updating renewal status information for at least some of said policies whose information is stored in said renewal database; and

(v) updating said master computer database with information from said renewal database, relating to at least some of said list bill policies whose information is stored in said renewal database and at least some of said self bill policies whose information is stored in said renewal database.

34. (Previously presented) The data processing system of claim 33, further comprising presentation functionality for reporting output information corresponding to the information regarding the insurance coverage.

35. (Previously presented) The data processing system of claim 33, further comprising a billing module for generating and tracking bills; a premiums module for tracking premiums due and premiums received; a commissions

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module; and a document generation module, all of which use at least some of said information in said master computer database.

36. (Previously presented) The data processing system of claim 35, wherein the billing module is programmed to:

calculate a billing date based on initial information and output parameters stored in said master computer database;

generate a bill request based at least in part upon the billing date;

search a billing table to determine whether a previous bill having the same billing data has been issued;

responsive to the determining that no previous bill having the same billing data has been issued, generating a new bill based at least in part on at least some of the initial information and the output parameters from said master computer database; and

create a billing record in the billing table, the billing record based at least in part upon the new bill.

37. (Previously presented) The data processing system of claim 35, wherein the premiums module is programmed to:

electronically receive premium data that indicates that a premium associated with a billing record has been received; and

update a premium status in the billing record to indicate that the premium has been received.

38. (Previously presented) The data processing system of claim 35, wherein the commissions module is programmed to calculate commissions based at least in part upon premium status.